I claim:

1. A method of retaining paper money or at least one credit card, comprising the steps of:

providing a flat sheet;

forming two opposing substantially U-shaped slots through said flat sheet at substantially each end thereof to create two opposing clips; and

flexing said flat sheet such that the paper money or the at least one credit card may be inserted between said two opposing clips and said flat sheet.

2. The method of retaining paper money or at least one credit card of claim 1, further comprising the step of:

providing a distance between said two opposing clips that is sufficient to retain a width of a credit card.

3. The method of retaining paper money or at least one credit card of claim 1, further comprising the step of:

storing said flat sheet in a wallet or a money clip when not in use.

4. The method of retaining paper money or at least one credit card of claim 1, further comprising the step of:

fabricating said flat sheet from a flexible material.

5. The method of retaining paper money or at least one credit card of claim 1, further comprising the step of:

flexing said flat sheet to insert the paper money and the at least one credit card between said two opposing clips and said flat sheet.

6. The method of retaining paper money or at least one credit card of claim 1, further comprising the step of:

forming said flat sheet substantially the same size and shape as a credit card.

7. The method of retaining paper money or at least one credit card of claim 1, further comprising the step of:

forming said flat sheet from a fully functional card.

8. A method of retaining paper money or at least one credit card, comprising the steps of:

providing a flat sheet;

forming two lengthwise slots through substantially a middle of said flat sheet to create a retention strap; and

flexing said flat sheet such that the paper money or the at least one credit card may be inserted between said retention strap and said flat sheet.

9. The method of retaining paper money or at least one credit card of claim 8, further comprising the step of:

storing said flat sheet in a wallet or a money clip when not in use.

10. The method of retaining paper money or at least one credit card of claim 8, further comprising the step of:

fabricating said flat sheet from a flexible material.

11. The method of retaining paper money or at least one credit card of claim 8, further comprising the step of:

flexing said flat sheet to insert the paper money and the at least one credit card between said retention strap and said flat sheet.

12. The method of retaining paper money or at least one credit card of claim 8, further comprising the step of:

forming said flat sheet substantially the same size and shape as a credit card.

13. The method of retaining paper money or at least one credit card of claim 8, further comprising the step of:

forming said flat sheet from a fully functional card.

14. A method of retaining paper money or at least one credit card, comprising the steps of:

providing a fully functional card;

forming two lengthwise slots through substantially a middle of said flat sheet to create a retention strap; and

flexing said flat sheet such that the paper money or the at least one credit card may be inserted between said retention strap and said flat sheet.

15. The method of retaining paper money or at least one credit card of claim 14, further comprising the step of:

storing said flat sheet in a wallet or a money clip when not in use.

16. The method of retaining paper money or at least one credit card of claim 14, further comprising the step of:

fabricating said flat sheet from a flexible material.

17. The method of retaining paper money or at least one credit card of claim 14, further comprising the step of:

flexing said flat sheet to insert the paper money and the at least one credit card between said retention strap and said flat sheet.